ABSTRACT

The present invention relates to a central (root) directory and/or network of directories to linked credit accounts. Each linked credit account accepts, or is responsive to incoming payments or credits, without the need for access numbers, account numbers, routing numbers, or the like. The payment/deposit account may be set up as a deposit only account (e.g., it cannot pay out or be debited in the traditional sense). In this way, it can be effective in eliminating many of the security requirements of a traditional financial account.

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